

Auto Insurance Rate Changes

Company	Overall Change	Prem. Reduction	New Business		Renewals
			Eff. Date	Eff. Date	2004 Policies
State Farm Mutual Automobile Insurance Company	-10.10%	-\$32,885,600	7/8/2005	7/8/2005	358,347
State Farm Fire Insurance Company	-10.40%	-\$1,523,000	7/8/2005	7/8/2005	11,959
Nationwide Mutual Insurance Company	-5.70%	-\$10,370,537	8/11/2005	8/11/2005	204,295
Nationwide Property & Casualty Insurance Company	-6.30%	-\$1,626,657	8/11/2005	8/11/2005	14,905
Erie Insurance Property & Casualty Company	-3.10%	-\$3,376,000	8/1/2005	8/1/2005	78,043
Erie Insurance Property & Casualty Company	-2.60%	-\$2,894,000	11/1/2005	11/1/2005	78,043
Allstate Insurance Company	-8.20%	-\$4,900,826	7/25/2005	8/25/2005	66,316
Westfield Insurance Company	-7.70%	-\$1,905,378	7/1/2005	7/1/2005	14,837
American Select Insurance Company	-7.70%	-\$201,596	7/1/2005	7/1/2005	1,243
American Select Insurance Company (Non-Standard)	-5.00%	-\$128,301	6/22/2005	8/16/2005	3,312
Government Employees Insurance Company	-1.80%	-\$315,215	7/8/2005	9/1/2005	11,737
GEICO General Insurance Company	-1.80%	incl. above	7/8/2005	9/1/2005	incl. above
GEICO Indemnity Insurance Company	-2.00%	-\$230,206	7/8/2005	9/1/2005	6,720
Horace Mann Insurance Company	-2.70%	-\$99,437	11/1/2005	11/1/2005	15,579
Teachers Insurance Company	-4.30%	-\$294,264	11/1/2005	11/1/2005	incl. above
Horace Mann Property & Casualty Company	-8.20%	-\$156,277	11/1/2005	11/1/2005	incl. above
Motorists Mutual Insurance Company (Anniversary)	-1.80%	-\$115,651	11/1/2005	11/1/2005	3,849
Motorists Mutual Insurance Company (Directtalk)	-3.20%	-\$1,115	11/1/2005	11/1/2005	60
		-\$61,024,060			

Home Insurance Rate Changes

Company	Overall Change	Prem. Reduction	New Business		Renewals
			Eff. Date	Eff. Date	2004 Policies
Nationwide Mutual Fire Insurance Company	-2.30%	-\$2,001,106	8/6/2005	8/6/2005	79,642
Nationwide Property & Casualty Insurance Company	-2.80%	-\$62,286	8/6/2005	8/6/2005	4,780
Westfield Insurance Company	-6.00%	-\$544,967	7/1/2005	7/1/2005	12,395
Ohio Farmers Insurance Company	-6.00%	-\$242,597	7/1/2005	7/1/2005	6,949
		-\$2,850,956			

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